

Form RSC13

**United States Bankruptcy Court**

WESTERN DISTRICT OF PENNSYLVANIA

**ORDER AND RESCHEDULED MEETING NOTICE**  
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13  
OF THE BANKRUPTCY CODE  
MEETING OF CREDITORS, AND FIXING OF DATES

**Case No. 22-70207-JAD**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Dean A Lockard  
95 Dixon Road  
Clymer, PA 15728

Lisa A Lockard  
95 Dixon Road  
Clymer, PA 15728

Social Security No.:

xxx-xx-8855

xxx-xx-6759

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Paul W. McElrath Jr.  
McElrath Legal Holdings, LLC.  
1641 Saw Mill Run Boulevard  
Pittsburgh, PA 15210  
Telephone number: 412-765-3606

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF  
CREDITORS

October 7, 2022  
11:00 AM

remotely by the Trustee via Zoom, how to  
participate: goto [www.ch13pitt.com](http://www.ch13pitt.com),  
[meetings@chapter13trusteedpa.com](mailto:meetings@chapter13trusteedpa.com)

CONFIRMATION HEARING DATE/TIME/LOC

October 7, 2022  
11:00 AM

remotely by the Trustee via Zoom, how to  
participate: goto [www.ch13pitt.com](http://www.ch13pitt.com),  
[meetings@chapter13trusteedpa.com](mailto:meetings@chapter13trusteedpa.com)

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE  
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL  
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE  
OR HEARING.**

Dated: 9/13/22

BY THE COURT

Jeffery A. Deller  
Judge

In re:  
Dean A Lockard  
Lisa A Lockard  
Debtors

Case No. 22-70207-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Sep 13, 2022

User: auto  
Form ID: rsc13

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dean A Lockard, Lisa A Lockard, 95 Dixon Road, Clymer, PA 15728-1001
15490966	+ Aas Debt Rec, Pob 129, Monroeville, PA 15146-0129
15500497	Allegheny General Hospital, 428 East Avenue, Pittsburgh, PA 15212
15500501	+ Conemaugh Memorial Medical Center, PO Box 16243, Pittsburgh, PA 15242-0243
15492832	+ First Commonwealth Bank, c/o Stephen M. Elek, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15490972	+ Holiday Financial Serv, 2340 Warren Rd Ste 205, Indiana, PA 15701-2413
15500508	+ Indiana Regional Medical Center, 835 Hospital Road, P.O. Box 788, Indiana, PA 15701-0788
15500510	+ KML Law Group, BNY Mellon Independence Center, 701 Market St Ste 5000, Philadelphia, PA 19106-1541

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15490967	+ Email/Text: ally@ebn.phinsolutions.com	Sep 14 2022 00:10:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15492323	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 14 2022 00:10:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
15490968	+ Email/Text: bk@avant.com	Sep 14 2022 00:11:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15500500	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 14 2022 00:13:16	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15490969	+ Email/Text: bankruptcy@consumerportfolio.com	Sep 14 2022 00:11:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
15500503	+ Email/PDF: creditonebknofications@resurgent.com	Sep 14 2022 00:13:05	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
15506827	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 14 2022 00:11:00	Deutsche Bank National Trust at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15492334	Email/Text: mrdiscen@discover.com	Sep 14 2022 00:10:00	Discover Bank, Discover Products Inc, PO Box

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			3025, New Albany, OH 43054-3025
15490970	+ Email/Text: mrdiscen@discover.com	Sep 14 2022 00:10:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15490971	Email/Text: collecadminbankruptcy@fnni.com	Sep 14 2022 00:10:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15496420	Email/Text: collecadminbankruptcy@fnni.com	Sep 14 2022 00:10:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
15500506	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 14 2022 00:10:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15500510	^ MEBN	Sep 14 2022 00:05:30	KML Law Group, BNY Mellon Independence Center, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
15490973	+ Email/Text: processing@keybridged.com	Sep 14 2022 00:11:00	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15507954	Email/Text: ktramble@lendmarkfinancial.com	Sep 14 2022 00:10:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
15491954	Email/PDF: resurgentbknofications@resurgent.com	Sep 14 2022 00:13:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15490974	^ MEBN	Sep 14 2022 00:04:45	Lendmark Financial, Attn: Bankruptcy, 1735 N Brown Rd, Ste 300, Lawrenceville, GA 30043-8228
15499066	+ Email/Text: camanagement@mtb.com	Sep 14 2022 00:10:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
15490975	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 14 2022 00:13:09	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15490976	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 14 2022 00:11:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15493938	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 14 2022 00:11:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
15490977	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 14 2022 00:11:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15505253	Email/PDF: ebn_ais@aisinfo.com	Sep 14 2022 00:12:58	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee,
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15500496	*+	Aas Debt Rec, Pob 129, Monroeville, PA 15146-0129
15500498	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15494848	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
15500499	*+	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15500502	*+	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
15500504	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15500505	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court., First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15500507	*+	Holiday Financial Serv, 2340 Warren Rd Ste 205, Indiana, PA 15701-2413
15500509	*+	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15500511	*+	Lendmark Financial, Attn: Bankruptcy, 1735 N Brown Rd, Ste 300, Lawrenceville, GA 30043-8228
15500512	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

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15500513 \*+ Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244  
 15500514 \*+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 1 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-6, Asset-Backed Certificates, Series 2006-6 bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Joint Debtor Lisa A Lockard ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Debtor Dean A Lockard ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sarah Kathleen McCaffery	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-6, Asset-Backed Certificates, Series 2006-6 ckohn@hoflawgroup.com

TOTAL: 6